2016 Annual Benefits Enrollment Guide

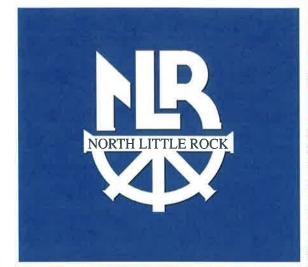
November 2-13

It's time to start thinking about your 2016 City of North Little Rock benefits. Open Enrollment is your once-a-year opportunity to review your benefit options and enroll or make changes to your coverage. Do your current benefits meet your needs? Is your family protected?



- Insurance Company Our coverage will be moving from United Healthcare to <u>United Healthcare River Valley</u>. This is very important. You will receive a new ID card with a new ID number, group number and address for submitting claims. It is extremely important that you give the new card to all of your providers and pharmacy beginning 1/1/16.
- <u>Website</u> Beginning 1/1/16 you will need to register at <u>www.uhcrivervalley.com</u>. This site will contain the same type of information you are used to seeing when you visit the myuhc.com site that you have been using.
- <u>Mobile App</u> United Healthcare of River Valley does not offer a mobile app at this time
- Voluntary Life Insurance If you are currently enrolled in the voluntary life plan with AUL and have not elected the maximum amount available to you then you have an opportunity to increase your coverage by \$10,000 without answering medical questions. If you choose to do this, you must make this election during open enrollment. The new coverage will become effective 1/1/16 and your premium will be adjusted accordingly.

You will receive a new ID card with a new ID number, group number and address for submitting claims.





Stephens
Stephens Insurance, LLC

NEW! 2016 Enrollment Process

This year we are enrolling in our benefits on-line. You can enroll by logging on to Aflac Self Service at www.aflacatwork.com/enroll

Your existing coverage will be available in this site so that you can verify the following information:

- Personal Information Name, Address, Date of Birth, Social Security Number, Department Number
- Dependent Information Name, Date of Birth, Social Security Number
- 2015 Benefit Elections for Medical, Dental, Aflac, AUL Voluntary Employee and Dependent Life, and AUL Short Term Disability
- Please remember to confirm your beneficiary designations

If you have purchased benefits from Washington National, Boston Mutual, Colonial Life or Pre-paid legal, please contact a representative from those companies to change elections.

Who needs to complete Annual Enrollment?

Please note that the 2016 Benefits Enrollment is passive.

That means if you make no changes to your coverage, all 2015 benefit elections will carry over to 2016, except the Flexible Spending Account.

- Any employee who would like to make changes to their current benefit elections.
- Employees who want to re-elect FSA for 2016 (you must re-enroll in the FSA plan each year.)

How to Enroll

Step 1

Visit www.aflacatwork.com/enroll

Step 2

Click the First Time Users Register here button

Step 3

Enter your employee ID. This is your Social Security Number. Your PIN is the last four digits of your social and last two digits of your birth year

Ex. John Doe SS# 123-45-6789 Born in 1969

Employee ID: 123-45-6789

PIN: 678969





Frequently Asked Questions

- Q: Will I get a new ID card?
- A: Yes, you will receive a new card with a new group number, member ID and address for claims to be sent to. It is important to present it to all providers beginning January 1. If claims are filed using the information on the old card, they will be denied so be sure to tell your provider/pharmacists to use the new card.
- Q: Is my insurance company changing?
- A: Yes, we are changing from United Healthcare to <u>United Healthcare River Valley</u>.
- Q: Do I still use the same website?
- A: No, you will use <u>www.uhcrivervalley.com</u>. Go here to find a provider, view your explanation of benefits and order a replacement ID card.
- Q: What network do I choose?
- A: River Valley Choice Plus
- Q: I have some prescriptions set up on mail order. Will I need to do anything?
- A: Yes, you will need to call Optum Rx and give them your new group number and member ID.
- Q: Are the drugs still in the same category (same tier and copay) as they are with our current plan?
- A: Many drugs are in the same category however not all of them will be. The drug list is commonly updated in January and July of each year. You may see some changes in drug tiers.
- Q How are diabetic supplies covered?
- A Supplies are covered the same as they are now. Strips and insulin are covered under the pharmacy benefit and glucose meters are covered under durable medical equipment. There is a free meter program through One Touch. You just need a prescription for the One Touch meter and take that to the pharmacy with you.

How do I make changes?

All of the materials you need to enroll, including the Summary of Benefit Coverage (SBC) are available to you in electronic format on the website.

You are able to make changes to your benefits now for Open Enrollment, with changes becoming effective January 1, 2016.

At any other time thoughout the year, you can only make benefit changes if you have a qualified change in status. Qualified changes include:

- Marriage
- Divorce
- Birth or Adoption of a Child
- Change in Child's Dependent Status
- Death of a Dependent
- Change in Spouse's Benefits
- Employment Status

If you experience a qualified change in status, please notify Human Resources within 31 days of the event.

Resources

City of North Little Rock 120 Main Street North Little Rock, AR 72114

P: 501-975-8855 F: 501-975-8850 E: ahodge@nlrar.gov

United Healthcare River Valley www.uhcrivervalley.com
P: 800-224-6602

Delta Dental of Arkansas www.deltadentalar.com P: 501-835-3400

Boston Mutual www.bostonmutual.com P: 800-669-2668

Central United Life www.centralunited.com P: 800-669-9030

Colonial Life www.centralunited.com P: 800-325-4368

Washington National www.washingtonnational.com P: 800-525-7662



